

State: District of Columbia **Filing Company:** AmGUARD Insurance Company
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners
Product Name: BOP DC Deductible Filing
Project Name/Number: /

Filing at a Glance

Company: AmGUARD Insurance Company
Product Name: BOP DC Deductible Filing
State: District of Columbia
TOI: 05.0 CMP Liability and Non-Liability
Sub-TOI: 05.0002 Businessowners
Filing Type: Rule
Date Submitted: 11/07/2016
SERFF Tr Num: AMGD-130795980
SERFF Status: Submitted to State
State Tr Num:
State Status:
Co Tr Num: 2017-03-01 BOP DEDUCTIBLE END BP 99 188

Effective Date: 03/01/2017
Requested (New):
Effective Date: 03/01/2017
Requested (Renewal):
Author(s): Greg Harchar, Alexis Hernandez-Fink
Reviewer(s):
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State: District of Columbia **Filing Company:** AmGUARD Insurance Company
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners
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General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: Domicile Status Comments: PA is state of domicile
Reference Organization: ISO Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 11/07/2016
State Status Changed: Deemer Date:
Created By: Alexis Hernandez-Fink Submitted By: Alexis Hernandez-Fink
Corresponding Filing Tracking Number: AMGD-130795981

Filing Description:

With this filing we are making a few amendments to our program proposed to be effective 03/01/2017.

In a companion form filing we are filing to add a Deductible – Property endorsement (BP 99 188) which will be attached to all policies clarifying how multiple deductibles apply from one occurrence. In this filing we are including an amended Rule 16, showing this endorsement is a mandatory form to be attached to all policies.

We are amending our rule for Utility Services – Time Element endorsement BP 04 57. This endorsement's waiting period tracks the waiting period of the underlying Business Income coverage. For Business Income when the waiting period is lowered from 72 hours, there is a premium charge from Table 29.A.1.c.(RF). However, when the waiting period is decreased, there is no additional premium charge contemplating the decreased waiting period on the Utility Services – Time Element endorsement. Therefore, we are adding to our current rule that when the underlying waiting period is decreased to apply the same rating factors to the Utility Services – Time Element premium that are used in rating for the decrease in the waiting period to the standard Business Income Coverage. There is no rate impact from this revision as we currently do not have any insured's using BP 04 57 that have a waiting period less than 72 hours.

Company and Contact

Filing Contact Information

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Filing Company Information

AmGUARD Insurance Company	CoCode: 42390	State of Domicile:
16 South River Street	Group Code: 31	Pennsylvania
PO Box A-H	Group Name: Berkshire Hathaway	Company Type: Property and
Wilkes-Barre, PA 18703-0020	Group	Casualty
(800) 673-2465 ext. 4520[Phone]	FEIN Number: 23-2240321	State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	AMGD-130795980	State Tracking #:		Company Tracking #:	2017-03-01 BOP DEDUCTIBLE END BP 99 188
<hr/>					
State:	District of Columbia	Filing Company:	AmGUARD Insurance Company		
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Rate Information

Rate data does NOT apply to filing.

State:	District of Columbia	Filing Company:	AmGUARD Insurance Company
TOI/Sub-TOI:	05.0 CMP Liability and Non-Liability/05.0002 Businessowners		
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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Rule 16	Rule 16	Replacement	AMGD-130388307	RULE 16 Final.pdf Rule 16 Tracked.pdf
2		RULE 29 A	Rule 29 A	Replacement	AMGD-130712521	RULE 29 A Final.pdf RULE 29 A -tracked.pdf

16. MANDATORY FORMS, COVERAGE AND LIMITS

The following is added to Paragraph B.1.

B. Forms

1. Businessowners Coverage Form BP 00 03

Also attach the below forms to all policies:

Policy Customizations Endorsement BP 99 DC

Attach the State Specific Policy Customizations Endorsement that applies to the policy.

Authorization and Attestation Endorsement IL 99 00

Attach to all policies.

Employment-Related Practices Exclusion Endorsement BP 04 17

Attach Employment-Related Practices Exclusion Endorsement BP 04 17 to all policies which have not purchased EPLI coverage. This endorsement amends Businessowners Liability Coverage by excluding bodily injury and personal injury arising out of employment-related practices.

Deductible Endorsement – Property BP 99 188

Attach to all policies.

Paragraph B.4.b.(1) b is replaced with the following:

4. Contractors' Installation, Tools And Equipment Coverage Endorsement BP 99 128

b. Contractors' Optional Coverages

The following optional coverages are available under Endorsement BP 99 128

(1) Coverage 3 – Non-owned Tools And Equipment Coverage

(b) Premium Determination

- (i) Refer to the GUARD Table below to determine the non-owned tools and equipment rate.
- (ii) If applicable, multiply the rate by the deductible factor shown in Table 24.C.4.(RF) or 24.C.4.c.(RF). Refer to Paragraph B.4.e.
- (iii) Multiply the resulting rate by the non-owned contractors' tools and equipment limit of insurance (per \$100) to determine the additional premium.

Non-Owned Tools And Equipment Coverage

Limit Of Insurance		Additional Loss Cost per \$100 of Tools
First	2,000	1.4
Next	13,000	1.15
Next	15,000	1.1
Next	70,000	1.03
Over	100,000	1

Paragraph B.4.c.(2) is replaced with the following:

c. Optional Higher Limits Of Insurance

(1) Coverage 1 – Installation Coverage

Refer to Table 16.B.4.c.(1)(LC) to determine the additional premium for limits in excess of the \$3,000 coverage automatically provided in this endorsement.

The only increased optional limits of insurance that may be selected for property at each covered job site and for property at all covered job sites are the limits displayed in Table 16.B.4.c.(1)(LC).

Limit Of Insurance For Property At Each Covered Job Site	Limit Of Insurance For Property At All Covered Job Sites	Loss Cost
5,000	15,000	70

10,000	30,000	125
15,000	45,000	160
20,000	60,000	185
25,000	75,000	205
30,000	90,000	225
35,000	105,000	245
40,000	120,000	265
45,000	135,000	285
50,000	150,000	305
75,000	225,000	405
100,000	300,000	505

Property In Transit

The limit of insurance for covered property while in transit is \$5,000, which can be increased. Charge a rate of \$0.50 per \$100 of limit above the \$5,000 limit that is included.

Property while at a Temporary Storage Location

The limit of insurance for covered property while at a temporary storage location is \$5,000, which can be increased. Charge a rate of \$0.50 per \$100 of limit above the \$5,000 limit that is included.

(2) Coverage 2 - Tools And Equipment Coverage

For an additional premium the contractors' tools and equipment limits may be increased in excess of the \$3,000 coverage automatically provided in the endorsement. Coverage for tools and equipment may be provided as follows:

(a) Blanket Limit Subject To A \$2,000 Sub-limit Per Tool Or Piece Of Equipment

- (i) Refer to the GUARD Table below to determine the blanket owned contractors' tools and equipment rate subject to a \$2,000 sublimit.
- (ii) If applicable, multiply the rate by the deductible factor shown in Table 24.C.4.(RF) or 24.C.4.c.(RF). Refer to Paragraph B.4.e.
- (iii) Multiply the resulting rate by the blanket owned contractors' tools and equipment limit of insurance (per \$100) to determine the additional premium.

Tools And Equipment Coverage - Blanket Basis
\$2,000 Sub-limit For Any One Tool Or Piece of
Equipment

Limit Of Insurance		Additional Loss Cost per \$100 of Tools
First	2,000	2.40
Next	13,000	2.00
Next	15,000	1.90
Next	70,000	1.75
Over	100,000	1.70

(b) Blanket Limit Subject To A \$500 Sub-limit Per Tool Or Piece Of Equipment

- (i) Refer to the GUARD Table below to determine the blanket owned contractors' tools and equipment rate subject to a \$500 sub-limit.
- (ii) If applicable, multiply the rate by the deductible factor shown in Table 24.C.4.(RF) or 24.C.4.c.(RF). Refer to Paragraph 4.e.
- (iii) Multiply the resulting rate by the scheduled contractors' tools and equipment limit of insurance (per \$100) to determine the additional premium.

Tools And Equipment Coverage - Blanket Basis
\$500 Sub-limit For Any One Tool Or Piece of

Equipment

Limit Of Insurance		Additional Loss Cost per \$100 of Tools
First	2,000	2.2
Next	13,000	1.8
Next	15,000	1.7
Next	70,000	1.55
Over	100,000	1.5

(c) Scheduled Basis

For an additional premium, coverage may be provided for specifically described tools or pieces of equipment.

- (i) Refer to the GUARD Table below to determine the scheduled contractors' tools and equipment rate.
- (ii) If applicable, multiply the rate by the deductible factor shown in Table 24.C.4.(RF) or 24.C.4.c.(RF). Refer to Paragraph B.4.e.
- (iii) Multiply the resulting rate by the scheduled contractors' tools and equipment limit of insurance (per \$100) to determine the additional premium.

Tools And Equipment Coverage - Scheduled Basis

Limit Of Insurance		Additional Loss Cost per \$100 of Tools
First	2,000	1.15
Next	13,000	0.95
Next	15,000	0.9
Next	70,000	0.84
Over	100,000	0.8

Paragraph B.4. f. is amended as follows:

f. Reserved for Future Use

Paragraph B.5. and B.5.a. are amended as follows:

5. Hotels/Motels Endorsement BP 99 20

When insuring eligible hotel/motel risks, Hotels/Motels Endorsement BP 99 20 must be attached. For other endorsements available for use with hotel/motel risks, refer to Rule 29.D.2.

Hotels/Motels Endorsement BP 99 20 modifies several provisions of the property and liability coverages as follows:

a. Property Coverage

Adds Indoor swimming pools which are an integral part of the buildings as being defined as part of the building; Amends the business personal property provisions to specify that property belonging to guests is not considered property of others; adds property in hotel/ motel rooms furnished by the hotel/motel operator as business personal property; includes a \$2,500 limit for lock replacement coverage; adds Business Income coverage for Web Site operation; adds coverage for Reward Payment and adds coverage for loss or damage to credit card slips for amounts which the insured is unable to collect.

Paragraph B.6.b. & c. are amended as follows:

6. Pesticide Or Herbicide Applicator Coverage Endorsement BP 07 08

b. Endorsement

Pesticide Or Herbicide Applicator Coverage Endorsement **BP 07 08** must be attached only when the insured contractor is a landscape gardener. Attachment of the endorsement is optional for other classes of business.

c. Premium Determination

The rates for the Landscape Gardener classification include the use of Pesticide Or Herbicide Applicator Coverage Endorsement **BP 07 08**.

When attaching the endorsement for other classes no premium adjustment is necessary.

The following is added to Rule 16.B. -

Auto Services – Garage Liability Endorsement BP 99 34

a. Description of Coverage

When insuring eligible auto service risks, Auto Services – Garage Liability Endorsement BP 99 34 must be attached. This endorsement provides Garage Liability coverage for the insureds Garage Operations. For other endorsements available for use with Auto Services Refer to Section V for Auto Services Class Specific Endorsements.

b. Endorsement

Use Auto Services – Garage Liability Endorsement **BP 99 34**

c. Premium Determination

No premium adjustments are to be made as this exposure is contemplated in the base rates.

Paragraph C. is amended as follows:

C. Businessowners Policy Declarations IIT DS 01 05

Businessowners Policy Declarations IIT DS 01 05 may be used when it is necessary to provide additional policy writing information that is not shown on the forms.

Paragraph E. is added as follows:

E. Exclusion – Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability – With Limited Bodily Injury Exception Endorsement BP 15 04

1. Description Of Coverage

This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal information. The exclusion in this endorsement includes a limited exception for bodily injury with respect to that part of the exclusion addressing electronic data. There is no rate modification for use of this endorsement.

2. Endorsement

Exclusion – Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability – With Limited Bodily Injury Exception Endorsement BP 15 04 must be attached to all policies, unless one of the following endorsements, which may be used in lieu of Endorsement BP 15 04 and are described in Rule **29.**, is attached to the policy:

- a.** Exclusion – Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability – Limited Bodily Injury Exception Not Included Endorsement BP 15 05; No rating impact;
- b.** Exclusion – Access Or Disclosure Of Confidential Or Personal Information (Personal And Advertising Injury Only) Endorsement BP 15 06; No rating impact; or
- c.** Electronic Data Liability – Limited Coverage Endorsement BP 05 95.

21. BLANKET INSURANCE

The following is added to Paragraph B.:

B. Special Rules

Attach Endorsement BP 99 154 Blanket Insurance to all policies providing Blanket Insurance.

BP 99 154, sets the Coinsurance provision to 90%, provides the ability to add a margin clause, removes the Business Personal Property Seasonal Increase and requires the valuation of the property to be on a Replacement Cost Basis.

Paragraph C is modified as follows:

C. Premium Determination

1. Calculate blanket average rates and premiums as follows:
 - a. Calculate a premium for each type of property in accordance with Rule **23.C.6.a.(3)** using 100% values.
 - b. If a margin clause is selected, apply the factor in the following table to the rates determined in Rule 23.C.6.a.(2)(c)(vii) before rounding in Rule 23.C.6.a.(2)(c)(viii) for the Final Building rate and to the rates determined in Rule 23.C.6.a.(2)(c)(vii) before rounding in Rule 23.C.6.a.(2)(c)(viii) for the Final Business Personal Property rate.

Selected Margin Clause	Margin Clause Rating Factor
105%	0.93
110%	0.94
120%	0.95
130%	0.96
None	1.05

- c. Develop the sum of all the premiums for all types of property as determined in Paragraph **a.**
 - d. Develop the sum of the 100% values for all types of property.
 - e. Divide the result of Paragraph **d.** by the result of Paragraph **d.** in hundreds. The result is the blanket average rate.
 - f. Determine the blanket premium by multiplying the blanket average rate by the blanket limit of insurance (per \$100).
2. Refer to the Rating Examples Appendix.
3. A blanket average rate expires one year from its effective date or when there is a general revision in rates, whichever occurs first.
4. A blanket average rate may be recalculated if the conditions upon which the average rate is based have materially changed.
5. Do not include the Optional Coverages in the calculation of the blanket rate.

22. RESERVED FOR FUTURE USE

16. MANDATORY FORMS, COVERAGE AND LIMITS

The following is added to Paragraph B.1.

B. Forms

1. Businessowners Coverage Form BP 00 03

Also attach the below forms to all policies:

Policy Customizations Endorsement BP 99 DC

Attach the State Specific Policy Customizations Endorsement that applies to the policy.

Authorization and Attestation Endorsement IL 99 00

Attach to all policies.

Employment-Related Practices Exclusion Endorsement BP 04 17

Attach Employment-Related Practices Exclusion Endorsement BP 04 17 to all policies which have not purchased EPLI coverage. This endorsement amends Businessowners Liability Coverage by excluding bodily injury and personal injury arising out of employment-related practices.

Deductible Endorsement – Property BP 99 188

Attach to all policies.

Paragraph B.4.b.(1) b is replaced with the following:

4. Contractors' Installation, Tools And Equipment Coverage Endorsement BP 99 128

b. Contractors' Optional Coverages

The following optional coverages are available under Endorsement **BP 99 128**

(1) Coverage 3 – Non-owned Tools And Equipment Coverage

(b) Premium Determination

- (i) Refer to the GUARD Table below to determine the non-owned tools and equipment rate.
- (ii) If applicable, multiply the rate by the deductible factor shown in Table 24.C.4.(RF) or 24.C.4.c.(RF). Refer to Paragraph B.4.e.
- (iii) Multiply the resulting rate by the non-owned contractors' tools and equipment limit of insurance (per \$100) to determine the additional premium.

Non-Owned Tools And Equipment Coverage

Limit Of Insurance		Additional Loss Cost per \$100 of Tools
First	2,000	1.4
Next	13,000	1.15
Next	15,000	1.1
Next	70,000	1.03
Over	100,000	1

Paragraph B.4.c.(2) is replaced with the following:

c. Optional Higher Limits Of Insurance

(1) Coverage 1 – Installation Coverage

Refer to Table 16.B.4.c.(1)(LC) to determine the additional premium for limits in excess of the \$3,000 coverage automatically provided in this endorsement.

The only increased optional limits of insurance that may be selected for property at each covered job site and for property at all covered job sites are the limits displayed in Table 16.B.4.c.(1)(LC).

Limit Of Insurance For Property At Each Covered Job Site	Limit Of Insurance For Property At All Covered Job Sites	Loss Cost
--	--	--------------

5,000	15,000	70
10,000	30,000	125
15,000	45,000	160
20,000	60,000	185
25,000	75,000	205
30,000	90,000	225
35,000	105,000	245
40,000	120,000	265
45,000	135,000	285
50,000	150,000	305
75,000	225,000	405
100,000	300,000	505

Property In Transit

The limit of insurance for covered property while in transit is \$5,000, which can be increased. Charge a rate of \$0.50 per \$100 of limit above the \$5,000 limit that is included.

Property while at a Temporary Storage Location

The limit of insurance for covered property while at a temporary storage location is \$5,000, which can be increased. Charge a rate of \$0.50 per \$100 of limit above the \$5,000 limit that is included.

(2) Coverage 2 - Tools And Equipment Coverage

For an additional premium the contractors' tools and equipment limits may be increased in excess of the \$3,000 coverage automatically provided in the endorsement. Coverage for tools and equipment may be provided as follows:

(a) Blanket Limit Subject To A \$2,000 Sub-limit Per Tool Or Piece Of Equipment

- (i) Refer to the GUARD Table below to determine the blanket owned contractors' tools and equipment rate subject to a \$2,000 sublimit.
- (ii) If applicable, multiply the rate by the deductible factor shown in Table 24.C.4.(RF) or 24.C.4.c.(RF). Refer to Paragraph B.4.e.
- (iii) Multiply the resulting rate by the blanket owned contractors' tools and equipment limit of insurance (per \$100) to determine the additional premium.

Tools And Equipment Coverage - Blanket Basis
\$2,000 Sub-limit For Any One Tool Or Piece of
Equipment

Limit Of Insurance		Additional Loss Cost per \$100 of Tools
First	2,000	2.40
Next	13,000	2.00
Next	15,000	1.90
Next	70,000	1.75
Over	100,000	1.70

(b) Blanket Limit Subject To A \$500 Sub-limit Per Tool Or Piece Of Equipment

- (i) Refer to the GUARD Table below to determine the blanket owned contractors' tools and equipment rate subject to a \$500 sub-limit.
- (ii) If applicable, multiply the rate by the deductible factor shown in Table 24.C.4.(RF) or 24.C.4.c.(RF). Refer to Paragraph 4.e.
- (iii) Multiply the resulting rate by the scheduled contractors' tools and equipment limit of insurance (per \$100) to determine the additional premium.

Tools And Equipment Coverage - Blanket Basis
\$500 Sub-limit For Any One Tool Or Piece of
Equipment

Limit Of Insurance		Additional Loss Cost per \$100 of Tools
First	2,000	2.2
Next	13,000	1.8
Next	15,000	1.7
Next	70,000	1.55
Over	100,000	1.5

(c) Scheduled Basis

For an additional premium, coverage may be provided for specifically described tools or pieces of equipment.

- (i) Refer to the GUARD Table below to determine the scheduled contractors' tools and equipment rate.
- (ii) If applicable, multiply the rate by the deductible factor shown in Table 24.C.4.(RF) or 24.C.4.c.(RF). Refer to Paragraph B.4.e.
- (iii) Multiply the resulting rate by the scheduled contractors' tools and equipment limit of insurance (per \$100) to determine the additional premium.

Tools And Equipment Coverage - Scheduled Basis

Limit Of Insurance		Additional Loss Cost per \$100 of Tools
First	2,000	1.15
Next	13,000	0.95
Next	15,000	0.9
Next	70,000	0.84
Over	100,000	0.8

Paragraph B.4. f. is amended as follows:

f. Reserved for Future Use

Paragraph B.5. and B.5.a. are amended as follows:

5. Hotels/Motels Endorsement BP 99 20

When insuring eligible hotel/motel risks, Hotels/Motels Endorsement BP 99 20 must be attached. For other endorsements available for use with hotel/motel risks, refer to Rule 29.D.2.

Hotels/Motels Endorsement BP 99 20 modifies several provisions of the property and liability coverages as follows:

a. Property Coverage

Adds Indoor swimming pools which are an integral part of the buildings as being defined as part of the building; Amends the business personal property provisions to specify that property belonging to guests is not considered property of others; adds property in hotel/ motel rooms furnished by the hotel/motel operator as business personal property; includes a \$2,500 limit for lock replacement coverage; adds Business Income coverage for Web Site operation; adds coverage for Reward Payment and adds coverage for loss or damage to credit card slips for amounts which the insured is unable to collect.

Paragraph B.6.b. & c. are amended as follows:

6. Pesticide Or Herbicide Applicator Coverage Endorsement BP 07 08

b. Endorsement

Pesticide Or Herbicide Applicator Coverage Endorsement **BP 07 08** must be attached only when the insured contractor is a landscape gardener. Attachment of the endorsement is optional for other classes of business.

c. Premium Determination

The rates for the Landscape Gardener classification include the use of Pesticide Or Herbicide Applicator Coverage Endorsement **BP 07 08**.

When attaching the endorsement for other classes no premium adjustment is necessary.

The following is added to Rule 16.B. -

Auto Services – Garage Liability Endorsement BP 99 34

a. Description of Coverage

When insuring eligible auto service risks, Auto Services – Garage Liability Endorsement BP 99 34 must be attached. This endorsement provides Garage Liability coverage for the insureds Garage Operations. For other endorsements available for use with Auto Services Refer to Section V for Auto Services Class Specific Endorsements.

b. Endorsement

Use Auto Services – Garage Liability Endorsement BP 99 34

c. Premium Determination

No premium adjustments are to be made as this exposure is contemplated in the base rates.

Paragraph C. is amended as follows:

C. Businessowners Policy Declarations IIT DS 01 05

Businessowners Policy Declarations IIT DS 01 05 may be used when it is necessary to provide additional policy writing information that is not shown on the forms.

Paragraph E. is added as follows:

E. Exclusion – Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability – With Limited Bodily Injury Exception Endorsement BP 15 04

1. Description Of Coverage

This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal information. The exclusion in this endorsement includes a limited exception for bodily injury with respect to that part of the exclusion addressing electronic data. There is no rate modification for use of this endorsement.

2. Endorsement

Exclusion – Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability – With Limited Bodily Injury Exception Endorsement BP 15 04 must be attached to all policies, unless one of the following endorsements, which may be used in lieu of Endorsement BP 15 04 and are described in Rule 29., is attached to the policy:

- a.** Exclusion – Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability – Limited Bodily Injury Exception Not Included Endorsement BP 15 05; No rating impact;
- b.** Exclusion – Access Or Disclosure Of Confidential Or Personal Information (Personal And Advertising Injury Only) Endorsement BP 15 06; No rating impact; or
- c.** Electronic Data Liability – Limited Coverage Endorsement BP 05 95.

29. ENDORSEMENTS

Paragraphs A.1. is amended as follows:

A. Property Endorsements

1. Business Income Changes - Time Period

a. Description Of Coverage

This coverage amends Section I - Property Coverages in the Businessowners Coverage Form to provide that the 72 hour time period contained in the "period of restoration" definition and in the Civil Authority and Business Income From Dependent Properties Additional Coverages are replaced by either 24 or 0 (zero) hours by entering the number of hours into the schedule of the endorsement. If the Ordinance Or Law Coverage Endorsement BP 06 67 is attached to the policy, enter either "24" or "0" in the Number Of Hours Waiting Period For Period Of Restoration.

b. Endorsement

Use Business Income Changes - Time Period Endorsement BP 99 64.

c. Premium Determination

Develop the additional premium by multiplying the Building and Business Personal Property premium determined in Rule 23.C.6.a.(3), Rule 29.A.10.e. and Rule 29.A.11.d. by the applicable factor shown in Table 29.A.1.c.(RF) below. The factor should be applied to both the Building and Business Personal Property premiums when both coverages are provided for a given risk.

Number of Hours	Factor
0	0.03
24	0.02

Table 29.A.1.c.(RF) Business Income Changes - Time Period Factor

Paragraph A.5. is amended as follows

Table 29.A.5.c.(1)(LC) is replaced with Tables 29.A.5.c.(1)#1(LC) and 29.A.5.c.(1)#2(LC) as below.

Limit Of Insurance	Loss Cost
\$ 1,000	\$ 3.24
5,000	5.40
10,000	7.02
Each Additional \$5,000	1.08

Table 29.A.5.c.(1)#1(LC) Condominium Commercial Unit-owners
Loss Assessment Optional Coverage Premium Determination

Increased Sub-limit For Condominium Association Deductible (\$1,000)	Loss Cost
Each additional \$1,000 up to \$5,000	\$ 2.30
Each additional \$1,000 from \$5,000 to \$10,000	1.15
Each additional \$1,000 over \$10,000	0.58

Table 29.A.5.c.(1)#2(LC) Condominium Commercial Unit-owners
Loss Assessment – Increased Sub-limit For Condominium Association Deductible Premium Determination

Paragraph A.7. is amended as follows:

7. Earthquake

b. Endorsement

Use Earthquake Endorsement BP 99 87.

c. Premium Determination (the below is added)

The rating values from the ISO Commercial Fire/Property manual in the following ISO reference numbers are to be used.

Rule	Filing ID	ISO eff date
73. Causes of Loss- Earthquake Form (State Exception)	CF-2013-REQRU	09/01/2014
73. Causes of Loss – Earthquake Form (Multi-State)	CF-2012-RRU09	10/01/2012
73. Causes of Loss – Earthquake Form (Loss Costs)	CF-2013-REQRU	09/01/2014

Paragraph A.8. is amended as follows:

8. Earthquake And Volcanic Eruption (Sub-limit)

a. Description Of Coverage

Earthquake And Volcanic Eruption (Sub-limit) Endorsement BP 99 88 extends Businessowners Property Coverage against loss by earthquake and volcanic eruption at a limit lower than the limit which applies to other covered perils. The limit of insurance for this coverage is on an annual aggregate basis. The Schedule of the endorsement provides an option to increase this limit to two times the annual aggregate. An increase in the aggregate does not affect the maximum payable for a single earthquake or volcanic eruption.

b. Endorsement

Use Earthquake Endorsement BP 99 88.

c. Premium Determination (the below is added)

The rating values from the ISO Commercial Fire/Property manual in the following ISO reference numbers are to be used.

Rule	Filing ID	ISO eff date
75. Earthquake and Volcanic Eruption Endorsement (State Exception)	CF-2013-REQRU	09/01/2014
75. Earthquake and Volcanic Eruption Endorsement (Multi-State)	CF-2013-REQRU	09/01/2014

Paragraphs A.15.c. is amended as follows:

15. Loss Of Rental Value - Landlord As Designated Payee

c. Premium Determination

Factor to be applied to building rate: 0.10

Paragraph A.20.e(1).is amended as follows:

20. Ordinance Or Law Coverage

e. Rate Modification

(1) Causes of Loss Other Than Earthquake

(a) Coverage 1 - Coverage for Loss in Value of the Undamaged Portion of the Building

Develop the additional premium for Coverage 1 by multiplying the Building premium determined in Rule 23.C.6.a.(3)(a) by the applicable factor shown in Table 29.A.20.e.(1)(a)(RF). Therefore, the surcharge for Coverage 1 is 5%

Factor	0.05
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Table 29.A.20.e.(1)(a)(RF) Coverage 1 - Coverage For Loss In Value Of The Undamaged Portion Of The Building Factor

(b) Coverage 2 - Demolition Cost Coverage

Multiply the limit of insurance (per \$100) for Demolition Cost Coverage by 0.01 to obtain the additional premium for Coverage 2.

(c) Coverage 3 - Increased Cost Of Construction Coverage

Multiply the limit of insurance (per \$100) for Increased Cost of Construction by 0.01 to obtain the additional premium for Coverage 3.

(d) Combined Limit For Coverages 2 And 3

If a combined limit applies to Coverages 2 and 3, multiply the combined limit of insurance (per \$100) by 0.01 to obtain the additional premium for Coverages 2 and 3.

Paragraph A.21.b. & c.(4) are amended as follows:

21. Spoilage Coverage

b. Endorsement

Use Spoilage Coverage Endorsement BP 99 72.

c. Rules

(4) Maximum Limit of Insurance

\$250,000 per location

Paragraph A.8. is amended as follows:

22. Sprinkler Leakage – Earthquake Extension

b. Endorsement

Use Sprinkler Leakage – Earthquake Extension Endorsement BP 99 89.

c. Rules

(1) Restriction

Do not use Endorsement BP 99 89 with Endorsement BP 99 87 or BP 99 88 since Endorsements BP 99 87 and BP 99 88 provide coverage for sprinkler leakage loss due to earthquake or volcanic eruption.

(2) Ineligibility Of Rating Plans

Earthquake sprinkler leakage rates are not eligible for credit under any plan which provides rate credits for dispersal of risk.

d. Premium Determination (the below is added)

The rating values from the ISO Commercial Fire/Property manual in the following ISO reference numbers are to be used.

Rule	Filing ID	ISO eff date
74. Other Causes of Loss F.Sprinkler Leakage – Earthquake Extension	CF-2013-REQRU	09/01/2014

Paragraphs A.24.a. b & e. are amended as follows:

24. Utility Services - Time Element

a. Description Of Coverage

Time Element Coverage may be extended to cover loss at the described premises resulting from the failure of utility services.

b. Endorsement

Use Utility Services - Time Element Endorsement BP 04 57

Use Utility Services – Time Element Endorsement BP **99 63** for the Business Income coverage to be subject to a 72 hour waiting period.

e. Premium Determination

The following is added to paragraph **e. Premium Determination**.

When providing coverage under BP 04 57 and the Business Income waiting period has been decreased to lower than 72 hours, apply the factors from Table 29.A.1.c.(RF) Business Income Changes - Time Period Factor to the Utility Services – Time Element premium to charge for the decreased waiting period.

Paragraph A.26.a b., c., & d. are amended as follows:

26. Water Back-up And Sump Overflow

a. Description Of Coverage

This endorsement provides coverage for:

(1) Loss or damage to Covered Property caused by:

(a) Water which backs up through sewers or drains; or

(b) Water which overflows from a sump even if such overflow results from the mechanical breakdown of the sump pump. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown; and

(2) Business Income and Extra Expense losses sustained as a result of loss or damage to Covered Property.

The endorsement provides separate \$5,000 annual aggregate limits of insurance per location to which the coverages apply unless a different limit is shown in the Schedule of the endorsement. If increased the limit for Covered Property and for Business Income and Extra Expense must be equal.

a. Endorsement

Use Water Back-up And Sump Overflow Endorsement **BP 99 60**.

c. Premium Determination

(1) Refer to the GUARD Table below to determine the per location additional premiums for these coverages.

Rates (not loss costs)		
Limit	Included at the location	Not included at the location

\$ 5,000	60	50
\$ 10,000	75	65
\$ 25,000	90	80
\$ 50,000	110	100
\$ 75,000	130	120
\$100,000	150	140

d. Deductible

When optional deductibles apply, use the property deductible factor that applies to that location in developing the Water Back-up and Sump Overflow premium.

31. Discretionary Payroll Expense

d. Premium Determination

No Premium impact. Application of endorsement per underwriting guidelines.

The below GUARD Rules are added to ISO Rule 29.A. Property Endorsements:

Awnings

1. Description

This endorsement provides a supplemental per occurrence limit for Awning as excess above the limitation on Awnings. The limit of insurance will be reflected in the Schedule on the Endorsement subject to a maximum limit of \$100,000.

2. Endorsement

Use Awning **BP 99 14**

3. Premium Determination

Develop the additional premium by multiplying the building state rate determined in Rule **23.C.6.a.(2)(c)(viii)** by a factor of 1.25. Multiply the result by the limit of insurance (per \$100).

Business Income, Extended Business Income and Extra Expense Payment Limit Endorsement

1. Description

This endorsement provides a specified dollar limit to the total amount payable under Business Income, Extended Business Income and Extra Expense coverages for all loss sustained and expense incurred in any one policy year, regardless of the number of locations or suspensions of operations.

2. Endorsement

Use Business Income, Extended Business Income and Extra Expense Payment Limit Endorsement **BP 99 03 01 08**.

3. Premium Determination

No premium adjustments are to be made, since the endorsement is only applied to mitigate exceptional exposures.

Business Income, Extra Expense and Related Coverages Limit of Insurance

1. Description

This endorsement provides business income and extra expense coverage subject to a specific single limit of insurance per site as defined by and shown in the Schedule of the endorsement in addition to the 12 month limitation that applies to business income and extra expense coverages within the Businessowners Coverage Form **BP 00 03**.

2. Endorsement

Use Business Income, Extra Expense and Related Coverages Limit of Insurance Endorsement **BP 99 41**.

3. Premium Determination

No premium adjustments are to be made, since the endorsement is only applied to mitigate exceptional exposures.

Business Income, Extra Expense and Related Coverages Limit of Insurance (No Business Income or Extra Expense 12 Month Limitation)

1. Description

This endorsement provides business income and extra expense coverage subject to a specific single limit of insurance per site as defined by and shown in the Schedule of the endorsement without the 12 month limitation that applies to business income and extra expense coverages within the Businessowners Coverage Form **BP 00 03**.

2. Endorsement

Use Business Income, Extra Expense and Related Coverages Limit of Insurance (No Business Income or Extra Expense 12 Month Limitation) Endorsement **BP 99 201**.

3. Premium Determination

No premium adjustments are to be made, since the endorsement is only applied to mitigate exceptional exposures.

Customers' Goods Coverage (Bailees)

1. Description of Coverage

This endorsement may be attached to provide coverage for the property of the insured's customers, while in the care, custody or control of the insured. This endorsement is not for use with Laundry and Dry Cleaner risks.

2. Endorsement

Use Customers' Goods Coverage (Bailees) Endorsement **BP 99 139**.

3. Premium Determination

For each location where coverage applies charge a rate of \$2.00 per \$100 limit applies.

A base deductible of \$500 applies. Optional deductibles of \$1,000 and \$2,500 are available. Apply the fixed dollar deductible credit factors from Table 24.C.4.a.

Fine Arts Coverage

1. Description Of Coverage

Coverage is available for direct loss of or damage to fine arts owned by or in the care, custody or control of the insured.

2. Eligibility

Professional Offices (which have not purchased the Professional Offices endorsement), Hotels/Motels and Retail Stores are additional eligible classes for this coverage.

3. Endorsement

Use Fine Arts Coverage Endorsement **BP 07 77**.

4. Premium Determination

For each location where coverage applies, refer to the state rates Table 41.B.3.c.(LC) to determine the additional premium.

Fungi, Wet Rot or Dry Rot Coverage Exclusion

1. Description

This endorsement excludes property coverage for "Fungi", Wet Rot or Dry Rot. It also deletes the Additional Coverage – Limited Coverage For "Fungi, Wet Rot or Dry Rot.

2. Endorsement

Use Fungi, Wet Rot or Dry Rot Coverage Exclusion **BP 99 09**

3. Premium Determination

No Charge/Credit. Application of endorsement per underwriting guidelines.

Personal Property Off Premises

1. Description of Coverage

Coverage is included for personal property off premises at a limit of \$10,000. Additional limits of up to \$100,000 are available.

2. Premium Determination

Multiply the rate of 0.50 by the limit of insurance (per \$100) in excess of \$10,000 to determine the additional premium.

29. ENDORSEMENTS

Paragraphs A.1. is amended as follows:

A. Property Endorsements

1. Business Income Changes - Time Period

a. Description Of Coverage

This coverage amends Section I - Property Coverages in the Businessowners Coverage Form to provide that the 72 hour time period contained in the "period of restoration" definition and in the Civil Authority and Business Income From Dependent Properties Additional Coverages are replaced by either 24 or 0 (zero) hours by entering the number of hours into the schedule of the endorsement. If the Ordinance Or Law Coverage Endorsement BP 06 67 is attached to the policy, enter either "24" or "0" in the Number Of Hours Waiting Period For Period Of Restoration.

b. Endorsement

Use Business Income Changes - Time Period Endorsement BP 99 64.

c. Premium Determination

Develop the additional premium by multiplying the Building and Business Personal Property premium determined in Rule 23.C.6.a.(3), Rule 29.A.10.e. and Rule 29.A.11.d. by the applicable factor shown in Table 29.A.1.c.(RF) below. The factor should be applied to both the Building and Business Personal Property premiums when both coverages are provided for a given risk.

Number of Hours	Factor
0	0.03
24	0.02

Table 29.A.1.c.(RF) Business Income Changes - Time Period Factor

Paragraph A.5. is amended as follows

Table 29.A.5.c.(1)(LC) is replaced with Tables 29.A.5.c.(1)#1(LC) and 29.A.5.c.(1)#2(LC) as below.

Limit Of Insurance	Loss Cost
\$ 1,000	\$ 3.24
5,000	5.40
10,000	7.02
Each Additional \$5,000	1.08

Table 29.A.5.c.(1)#1(LC) Condominium Commercial Unit-owners
Loss Assessment Optional Coverage Premium Determination

Increased Sub-limit For Condominium Association Deductible (\$1,000)	Loss Cost
Each additional \$1,000 up to \$5,000	\$ 2.30
Each additional \$1,000 from \$5,000 to \$10,000	1.15
Each additional \$1,000 over \$10,000	0.58

Table 29.A.5.c.(1)#2(LC) Condominium Commercial Unit-owners
Loss Assessment – Increased Sub-limit For Condominium Association Deductible Premium Determination

Paragraph A.7. is amended as follows:

7. Earthquake

b. Endorsement

Use Earthquake Endorsement BP 99 87.

c. Premium Determination (the below is added)

The rating values from the ISO Commercial Fire/Property manual in the following ISO reference numbers are to be used.

Rule	Filing ID	ISO eff date
73. Causes of Loss- Earthquake Form (State Exception)	CF-2013-REQRU	09/01/2014
73. Causes of Loss – Earthquake Form (Multi-State)	CF-2012-RRU09	10/01/2012
73. Causes of Loss – Earthquake Form (Loss Costs)	CF-2013-REQRU	09/01/2014

Paragraph A.8. is amended as follows:

8. Earthquake And Volcanic Eruption (Sub-limit)

a. Description Of Coverage

Earthquake And Volcanic Eruption (Sub-limit) Endorsement BP 99 88 extends Businessowners Property Coverage against loss by earthquake and volcanic eruption at a limit lower than the limit which applies to other covered perils. The limit of insurance for this coverage is on an annual aggregate basis. The Schedule of the endorsement provides an option to increase this limit to two times the annual aggregate. An increase in the aggregate does not affect the maximum payable for a single earthquake or volcanic eruption.

b. Endorsement

Use Earthquake Endorsement BP 99 88.

c. Premium Determination (the below is added)

The rating values from the ISO Commercial Fire/Property manual in the following ISO reference numbers are to be used.

Rule	Filing ID	ISO eff date
75. Earthquake and Volcanic Eruption Endorsement (State Exception)	CF-2013-REQRU	09/01/2014
75. Earthquake and Volcanic Eruption Endorsement (Multi-State)	CF-2013-REQRU	09/01/2014

Paragraphs A.15.c. is amended as follows:

15. Loss Of Rental Value - Landlord As Designated Payee

c. Premium Determination

Factor to be applied to building rate: 0.10

Paragraph A.20.e(1).is amended as follows:

20. Ordinance Or Law Coverage

e. Rate Modification

(1) Causes of Loss Other Than Earthquake

(a) Coverage 1 - Coverage for Loss in Value of the Undamaged Portion of the Building

Develop the additional premium for Coverage 1 by multiplying the Building premium determined in Rule 23.C.6.a.(3)(a) by the applicable factor shown in Table 29.A.20.e.(1)(a)(RF). Therefore, the surcharge for Coverage 1 is 5%

Factor	0.05
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Table 29.A.20.e.(1)(a)(RF) Coverage 1 - Coverage For Loss In Value Of The Undamaged Portion Of The Building Factor

(b) Coverage 2 - Demolition Cost Coverage

Multiply the limit of insurance (per \$100) for Demolition Cost Coverage by 0.01 to obtain the additional premium for Coverage 2.

(c) Coverage 3 - Increased Cost Of Construction Coverage

Multiply the limit of insurance (per \$100) for Increased Cost of Construction by 0.01 to obtain the additional premium for Coverage 3.

(d) Combined Limit For Coverages 2 And 3

If a combined limit applies to Coverages 2 and 3, multiply the combined limit of insurance (per \$100) by 0.01 to obtain the additional premium for Coverages 2 and 3.

Paragraph A.21.b. & c.(4) are amended as follows:

21. Spoilage Coverage

b. Endorsement

Use Spoilage Coverage Endorsement BP 99 72.

c. Rules

(4) Maximum Limit of Insurance

\$250,000 per location

Paragraph A.8. is amended as follows:

22. Sprinkler Leakage – Earthquake Extension

b. Endorsement

Use Sprinkler Leakage – Earthquake Extension Endorsement BP 99 89.

c. Rules

(1) Restriction

Do not use Endorsement BP 99 89 with Endorsement BP 99 87 or BP 99 88 since Endorsements BP 99 87 and BP 99 88 provide coverage for sprinkler leakage loss due to earthquake or volcanic eruption.

(2) Ineligibility Of Rating Plans

Earthquake sprinkler leakage rates are not eligible for credit under any plan which provides rate credits for dispersal of risk.

d. Premium Determination (the below is added)

The rating values from the ISO Commercial Fire/Property manual in the following ISO reference numbers are to be used.

Rule	Filing ID	ISO eff date
74. Other Causes of Loss F.Sprinkler Leakage – Earthquake Extension	CF-2013-REQRU	09/01/2014

Paragraphs A.24.a. ~~& b-b & e~~ are amended as follows:

24. Utility Services - Time Element

a. Description Of Coverage

Time Element Coverage may be extended to cover loss at the described premises resulting from the failure of utility services.

b. Endorsement

Use Utility Services - Time Element Endorsement BP 04 57

Use Utility Services – Time Element Endorsement BP **99 63** for the Business Income coverage to be subject to a 72 hour waiting period.

e. Premium Determination

The following is added to paragraph e. Premium Determination.

When providing coverage under BP 04 57 and the Business Income waiting period has been decreased to lower than 72 hours, apply the factors from Table 29.A.1.c.(RF) Business Income Changes - Time Period Factor to the Utility Services – Time Element premium to charge for the decreased waiting period.

Paragraph A.26.a b., c., &d. are amended as follows:

26. Water Back-up And Sump Overflow

a. Description Of Coverage

This endorsement provides coverage for:

(1) Loss or damage to Covered Property caused by:

(a) Water which backs up through sewers or drains; or

(b) Water which overflows from a sump even if such overflow results from the mechanical breakdown of the sump pump. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown; and

(2) Business Income and Extra Expense losses sustained as a result of loss or damage to Covered Property.

The endorsement provides separate \$5,000 annual aggregate limits of insurance per location to which the coverages apply unless a different limit is shown in the Schedule of the endorsement. If increased the limit for Covered Property and for Business Income and Extra Expense must be equal.

a. Endorsement

Use Water Back-up And Sump Overflow Endorsement **BP 99 60**.

c. Premium Determination

(1) Refer to the GUARD Table below to determine the per location additional premiums for these coverages.

Rates (not loss costs)		
Limit	Included at the location	Not included at the location

\$ 5,000	60	50
\$ 10,000	75	65
\$ 25,000	90	80
\$ 50,000	110	100
\$ 75,000	130	120
\$100,000	150	140

d. Deductible

When optional deductibles apply, use the property deductible factor that applies to that location in developing the Water Back-up and Sump Overflow premium.

31. Discretionary Payroll Expense

d. Premium Determination

No Premium impact. Application of endorsement per underwriting guidelines.

The below GUARD Rules are added to ISO Rule 29.A. Property Endorsements:

Awnings

1. Description

This endorsement provides a supplemental per occurrence limit for Awning as excess above the limitation on Awnings. The limit of insurance will be reflected in the Schedule on the Endorsement subject to a maximum limit of \$100,000.

2. Endorsement

Use Awning **BP 99 14**

3. Premium Determination

Develop the additional premium by multiplying the building state rate determined in Rule **23.C.6.a.(2)(c)(viii)** by a factor of 1.25. Multiply the result by the limit of insurance (per \$100).

Business Income, Extended Business Income and Extra Expense Payment Limit Endorsement

1. Description

This endorsement provides a specified dollar limit to the total amount payable under Business Income, Extended Business Income and Extra Expense coverages for all loss sustained and expense incurred in any one policy year, regardless of the number of locations or suspensions of operations.

2. Endorsement

Use Business Income, Extended Business Income and Extra Expense Payment Limit Endorsement **BP 99 03 01 08**.

3. Premium Determination

No premium adjustments are to be made, since the endorsement is only applied to mitigate exceptional exposures.

Business Income, Extra Expense and Related Coverages Limit of Insurance

1. Description

This endorsement provides business income and extra expense coverage subject to a specific single limit of insurance per site as defined by and shown in the Schedule of the endorsement in addition to the 12 month limitation that applies to business income and extra expense coverages within the Businessowners Coverage Form **BP 00 03**.

2. Endorsement

Use Business Income, Extra Expense and Related Coverages Limit of Insurance Endorsement **BP 99 41**.

3. Premium Determination

No premium adjustments are to be made, since the endorsement is only applied to mitigate exceptional exposures.

Business Income, Extra Expense and Related Coverages Limit of Insurance (No Business Income or Extra Expense 12 Month Limitation)

1. Description

This endorsement provides business income and extra expense coverage subject to a specific single limit of insurance per site as defined by and shown in the Schedule of the endorsement without the 12 month limitation that applies to business income and extra expense coverages within the Businessowners Coverage Form **BP 00 03**.

2. Endorsement

Use Business Income, Extra Expense and Related Coverages Limit of Insurance (No Business Income or Extra Expense 12 Month Limitation) Endorsement **BP 99 201**.

3. Premium Determination

No premium adjustments are to be made, since the endorsement is only applied to mitigate exceptional exposures.

Customers' Goods Coverage (Bailees)

1. Description of Coverage

This endorsement may be attached to provide coverage for the property of the insured's customers, while in the care, custody or control of the insured. This endorsement is not for use with Laundry and Dry Cleaner risks.

2. Endorsement

Use Customers' Goods Coverage (Bailees) Endorsement **BP 99 139**.

3. Premium Determination

For each location where coverage applies charge a rate of \$2.00 per \$100 limit applies.

A base deductible of \$500 applies. Optional deductibles of \$1,000 and \$2,500 are available. Apply the fixed dollar deductible credit factors from Table 24.C.4.a.

Fine Arts Coverage

1. Description Of Coverage

Coverage is available for direct loss of or damage to fine arts owned by or in the care, custody or control of the insured.

2. Eligibility

Professional Offices (which have not purchased the Professional Offices endorsement), Hotels/Motels and Retail Stores are additional eligible classes for this coverage.

3. Endorsement

Use Fine Arts Coverage Endorsement **BP 07 77**.

4. Premium Determination

For each location where coverage applies, refer to the state rates Table 41.B.3.c.(LC) to determine the additional premium.

Fungi, Wet Rot or Dry Rot Coverage Exclusion

1. Description

This endorsement excludes property coverage for "Fungi", Wet Rot or Dry Rot. It also deletes the Additional Coverage – Limited Coverage For "Fungi, Wet Rot or Dry Rot.

2. Endorsement

Use Fungi, Wet Rot or Dry Rot Coverage Exclusion **BP 99 09**

3. Premium Determination

No Charge/Credit. Application of endorsement per underwriting guidelines.

Personal Property Off Premises

1. Description of Coverage

Coverage is included for personal property off premises at a limit of \$10,000. Additional limits of up to \$100,000 are available.

2. Premium Determination

Multiply the rate of 0.50 by the limit of insurance (per \$100) in excess of \$10,000 to determine the additional premium.

State:	District of Columbia	Filing Company:	AmGUARD Insurance Company
TOI/Sub-TOI:	05.0 CMP Liability and Non-Liability/05.0002 Businessowners		
Product Name:	BOP DC Deductible Filing		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Consulting Authorization
Comments:	N/A This is not a third party filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (P&C)
Comments:	N/A This is a revised Rule filing with no impact on rates.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Comments:	This is simply a clarification of a Rule filing. No rate impact for this change.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Comments:	This is simply a clarification of a Rule filing. No rate impact for this change.
Attachment(s):	
Item Status:	
Status Date:	